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L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re: Haneef M. Sha	abazz	Chapter 13
	Debtor(s)	Case No
	Cł	napter 13 Plan
✓ Original		
Amended		
Date: May 9, 2025		
		AS FILED FOR RELIEF UNDER F THE BANKRUPTCY CODE
	YOUR RIGI	HTS WILL BE AFFECTED
hearing on the Plan pro carefully and discuss th	oposed by the Debtor. This document is the a them with your attorney. ANYONE WHO V TON in accordance with Bankruptcy Rule 30	Jearing on Confirmation of Plan, which contains the date of the confirmation actual Plan proposed by the Debtor to adjust debts. You should read these papers VISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A 2015 and Local Rule 3015-4. This Plan may be confirmed and become binding,
	MUST FILE A PROOF OF CL	DISTRIBUTION UNDER THE PLAN, YOU AIM BY THE DEADLINE STATED IN THE MEETING OF CREDITORS.
Part 1: Bankruptev Ru	ale 3015.1(c) Disclosures	
	Plan contains non-standard or additional p	rovisions – see Part 9
✓	Plan limits the amount of secured claim(s)	based on value of collateral and/or changed interest rate – see Part 4
	Plan avoids a security interest or lien – sec	e Part 4 and/or Part 9
Part 2: Plan Payment,	Length and Distribution – PARTS 2(c) & 2	(e) MUST BE COMPLETED IN EVERY CASE
§ 2(a) Plan paym	nents (For Initial and Amended Plans):	
Total Base A Debtor shall	h of Plan: 46 months. Amount to be paid to the Chapter 13 Trustee pay the Trustee \$ 560.00 per month for 46 pay the Trustee \$ per month for the results.	months; and then
		or
	have already paid the Trustee \$ throu months.	gh month number and then shall pay the Trustee \$ per month for the
Other changes	in the scheduled plan payment are set forth	in § 2(d)
	all make plan payments to the Trustee fro are available, if known):	m the following sources in addition to future wages (Describe source, amount
	e treatment of secured claims: "None" is checked, the rest of § 2(c) need no	ot be completed.
(12/2024)		1

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	e of real property 7(c) below for detailed de	escription				
	an modification with real(f) below for detailed de		ımbering property:			
	er information that may	•	to the payment an	d length of Pla	an:	
§ 2(e) Estin	nated Distribution					
A.	Total Administrative F	ees (Part 3)				
	1. Postpetition attorney	's fees and costs		\$	4,835.00	
	2. Postconfirmation Su	pplemental attorney's fe	ee's and costs	\$	0.00	
			Subtotal	\$	4,835.00	
В.	Other Priority Claims (Part 3)		\$	5,000.00	
C.	Total distribution to cur	re defaults (§ 4(b))		\$	0.00	
D.	Total distribution on se	cured claims (§§ 4(c) &	c(d))	\$	13,006.38	
E.	Total distribution on ge	eneral unsecured claims	(Part 5)	\$	342.62	
		Subtotal		\$	23,184.00	
F.	Estimated Trustee's Co	ommission		\$	2,576.00	
G.	Base Amount			\$	25,760.00	
§2 (f) Allow	vance of Compensation	Pursuant to L.B.R. 20	16-3(a)(2)			
B2030] is accura compensation in	ate, qualifies counsel to n the total amount of \$_ l constitute allowance of	receive compensation with the Trustee of	pursuant to L.B.R. listributing to coun	2016-3(a)(2),	Counsel's Disclosure of Compensa and requests this Court approve co at stated in §2(e)A.1. of the Plan. Co	ounsel's
§ 3(a)	Except as provided in §	3(b) below, all allowed	d priority claims wi	ll be paid in f	full unless the creditor agrees other	wise:
Creditor		Proof of Claim Numb		y	Amount to be Paid by Trustee	
David M. Offe Pa. Dept. of R			Attorney Fee 11 U.S.C. 507	(2)(9)		\$ 4,835.00 \$ 5,000.00
§ 3(b)	Domestic Support oblig None. If "None" is ch	secked, the rest of § 3(b)	ed to a government	al unit and pa	id less than full amount.	
governmental un					at has been assigned to or is owed to res that payments in $\S 2(a)$ be for a ten	
Name of Credi	tor]	Proof of Claim Nun	nber	Amount to be Paid by Trustee	

(12/2024)

Part 4: Secured Claims

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§ 4(a) Secured Claims Receiving No Distribution from the Trustee:

None. If "None" is checked, the rest of § 4(a	a) need not be o	completed.
Creditor	Proof of	Secured Property
	Claim	
	Number	
☐ If checked, the creditor(s) listed below will receive no		
distribution from the trustee and the parties' rights will be		217 W Queen Lane Philadelphia, PA 19144 Philadelphia
governed by agreement of the parties and applicable		County
nonbankruptcy law.	XXXXXXXX	51,549-45,500 = 6,049
PennyMac Loan Services, LLC	xxx2067	

§ 4(b) Curing default and maintaining payments

None. If "None" is checked, the rest of § 4(b) need not be completed.

The Trustee shall distribute an amount sufficient to pay allowed claims for prepetition arrearages; and, Debtor shall pay directly to creditor monthly obligations falling due after the bankruptcy filing in accordance with the parties' contract.

Creditor	Proof of Claim Number	Description of Secured Property and Address, if real property	Amount to be Paid by Trustee

§ 4(c) Allowed secured claims to be paid in full: based on proof of claim or pre-confirmation determination of the amount, extent or validity of the claim

None. If "None" is checked, the rest of $\S 4(c)$ need not be completed.

- (1) Allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.
- (2) If necessary, a motion, objection and/or adversary proceeding, as appropriate, will be filed to determine the amount, extent or validity of the allowed secured claim and the court will make its determination prior to the confirmation hearing.
- (3) Any amounts determined to be allowed unsecured claims will be treated either: (A) as a general unsecured claim under Part 5 of the Plan or (B) as a priority claim under Part 3, as determined by the court.
- (4) In addition to payment of the allowed secured claim, "present value" interest pursuant to 11 U.S.C. § 1325(a) (5) (B) (ii) will be paid at the rate and in the amount listed below. If the claimant included a different interest rate or amount for "present value" interest in its proof of claim or otherwise disputes the amount provided for "present value" interest, the claimant must file an objection to confirmation.
- (5) Upon completion of the Plan, payments made under this section satisfy the allowed secured claim and release the corresponding lien.

Name of Creditor	Proof of Claim Number	Description of Secured Property	Allowed Secured Claim	Present Value Interest Rate	Dollar Amount of Present Value Interest	Amount to be Paid by Trustee
Toyota Financial Services	xxxxxxxxxxxx0 001	2018 Toyota RAV4 74,000 miles Good Condition	\$11,073.00	8.50%	\$1,933.38	\$13,006.38

§ 4(d) Allowed secured claims to be paid in full that are excluded from 11 U.S.C. § 506

None. If "None" is checked, the rest of § 4(d) need not be completed.

The claims below were either (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

- (1) The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.
- (2) In addition to payment of the allowed secured claim, "present value" interest pursuant to 11 U.S.C. § 1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below. If the claimant included a different interest rate or amount for "present value" interest in its proof of claim, the court will determine the present value interest rate and amount at the confirmation hearing.

Name of Creditor	Proof of Claim Number	Description Secured Pro		Allowed Secured Claim		sent Value rest Rate	Dollar Amo Present Val Interest		Amount to be Paid by Trustee
(1) (1) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	one. If "None" is character of the lift of	urrender the sec y under 11 U.S	cured pro .C. § 362	operty listed below 2(a) and 1301(a) w	that sec ith respo	ect to the secure	d property ter	minates	upon confirmation
	3) The Trustee shall						iaiiis.		
Creditor		P	r001 01 (Claim Number	Secure	d Property			
§ 4(f) Loar	n Modification								
✓ None. I	f "None" is checked	, the rest of § 4	(f) need	not be completed.					
(1) Debtor an effort to bring the	shall pursue a loan r loan current and res				ccessor	in interest or its	current service	er ("Mo	ortgage Lender"), in
	the modification app month, which repre the Mortgage Lende	esents(
(3) If the modificatio the Mortgage Lender	; or (B) Mortgage L								
Part 5:General Unse	cured Claims								
§ 5(a) Sepa	arately classified all	lowed unsecur	ed non-	priority claims					
✓ N	one. If "None" is ch	necked, the rest	of § 5(a)) need not be comp	oleted.				
Creditor	Proof of C	Claim Number		sis for Separate essification		Treatment		Amoun Trustee	nt to be Paid by e
§ 5(b) Tim	ely filed unsecured	non-priority	claims						
(1) Liquidation Test (check one box	•)						
	All Deb	tor(s) property	is claim	ed as exempt.					
		s) has non-exertion of \$_ 5,34		perty valued at \$ to allowed prior				(a)(4) ar	nd plan provides for
(2	2) Funding: § 5(b) c	laims to be paid	d as follo	ows (check one bo	r):				
	✓ Pro rata								
	<u> </u>								
	Other (I	Describe)							
Part 6: Executory Co	ontracts & Unexpire	d Leases							
✓ N	one. If "None" is ch	necked, the rest	of § 6 ne	eed not be complet	ed.				
Creditor	Pro	oof of Claim N	lumber	Nature	of Con	tract or Lease	Treatn §365(b		Debtor Pursuant to

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Creditor	Proof of Claim Number	Nature of Contract or Lease	Treatment by Debtor Pursuant to §365(b)

ъ.	_	0		г.		
Part	·/•	M+I	nor.	Prov	71 C1	One

§ 7(a) General principles applicable to the Plan
(1) Vesting of Property of the Estate (check one box)
✓ Upon confirmation
☐ Upon discharge
(2) Subject to Bankruptcy Rule 3012 and 11 U.S.C. §1322(a)(4), the amount of a creditor's claim listed in its proof of claim controls over any contrary amounts listed in Parts 3, 4 or 5 of the Plan. Debtor shall amend the plan or file an objection should a filed unsecured claim render the Plan unfeasible.
(3) Post-petition contractual payments under § 1322(b)(5) and adequate protection payments under § 1326(a)(1)(B), (C) shall be disburse of the creditors by the debtor directly. All other disbursements to creditors shall be made by the Trustee.
(4) If Debtor is successful in obtaining a recovery in a personal injury or other litigation in which Debtor is the plaintiff, before the completion of plan payments, any such recovery in excess of any applicable exemption will be paid to the Trustee as a special Plan payment to the extent necessary to pay priority and general unsecured creditors, or as agreed by the Debtor and the Trustee and approved by the court.
§ 7(b) Affirmative duties on holders of claims secured by a security interest in debtor's principal residence
(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage.
(2) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by he terms of the underlying mortgage note.
(3) Treat the pre-petition arrearage as contractually current upon confirmation for the Plan for the sole purpose of precluding the imposit of late payment charges or other default-related fees and services based on the pre-petition default or default(s). Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.
(4) If a secured creditor with a security interest in the Debtor's property sent regular statements to the Debtor pre-petition, and the Debto provides for payments of that claim directly to the creditor in the Plan, the holder of the claims shall resume sending customary monthly statement
(5) If a secured creditor with a security interest in the Debtor's property provided the Debtor with coupon books for payments prior to the liling of the petition, upon request, the creditor shall forward post-petition coupon book(s) to the Debtor after this case has been filed.
(6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.
§ 7(c) Sale of Real Property
None . If "None" is checked, the rest of § 7(c) need not be completed.
(1) Closing for the sale of (the "Real Property") shall be completed within months of the commencement of this bankrupt case (the "Sale Deadline"). Unless otherwise agreed by the parties or provided by the Court, each allowed claim secured by the Real Property will baid in full under §4(b)(1) of the Plan at the closing ("Closing Date")
(2) The Real Property will be marketed for sale in the following manner and on the following terms:
(3) Confirmation of this Plan shall constitute an order authorizing the Debtor to pay at settlement all customary closing expenses and all iens and encumbrances, including all § 4(b) claims, as may be necessary to convey good and marketable title to the purchaser. However, nothing i his Plan shall preclude the Debtor from seeking court approval of the sale pursuant to 11 U.S.C. §363, either prior to or after confirmation of the Plan, if, in the Debtor's judgment, such approval is necessary or in order to convey insurable title or is otherwise reasonably necessary under the circumstances to implement this Plan.
(4) At the Closing, it is estimated that the amount of no less than \$ shall be made payable to the Trustee.

(5) Debtor shall provide the Trustee with a copy of the closing settlement sheet within 24 hours of the Closing Date.

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(6) In the event that a sale of the Real Property has not been consummated by the expiration of the Sale Deadline:

Part 8: Order of Distribution

Part 10: Signatures

The order of distribution of Plan payments will be as follows:

- Level 1: Trustee Commissions*
- Level 2: Domestic Support Obligations
- Level 3: Adequate Protection Payments
- Level 4: Debtor's attorney's fees
- Level 5: Priority claims, pro rata
- Level 6: Secured claims, pro rata
- Level 7: Specially classified unsecured claims
- Level 8: General unsecured claims
- Level 9: Untimely filed general unsecured non-priority claims to which debtor has not objected

Part 9: Non-Standard or Additional Plan Provisions

Under Bankruptcy Rule 3015.1(e), Plan provisions set forth below in Part 9 are effective only if the applicable box in Part 1 of this Plan is checked. Non-standard or additional plan provisions placed elsewhere in the Plan are void.

None. If "None" is checked, the rest of Part 9 need not be completed.

May 9, 2025	/s/ David M. Offen
-	David M. Offen
	Attorney for Debtor(s)
If Debtor(s) are unrepresented, they must	ign below.
If Debtor(s) are unrepresented, they must May 9, 2025	ign below. /s/ Haneef M. Shabazz

Joint Debtor

By signing below, attorney for Debtor(s) or unrepresented Debtor(s) certifies that this Plan contains no non-standard or additional

^{*}Percentage fees payable to the standing trustee will be paid at the rate fixed by the United States Trustee not to exceed ten (10) percent. If the Trustee's compensation rate increases resulting in the Plan becoming underfunded, the debtor shall move to modify the Plan to pay the difference.